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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventors: William J. Gray, et al.

Docket No.: 10655.9900

Serial No.: 09/754,465

Group Art No.: 3621

Filing Date: January 4, 2001

Examiner: Hewitt II, Calvin L.

Title: **SMARTCARD INTERNET  
AUTHORIZATION SYSTEM**

Confirmation No.: 3628

**AMENDMENT AFTER RCE**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Advisory Action mailed on June 15, 2007, and prior to examining the above-referenced application after the RCE, please consider the following remarks and amendments.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 6 of this paper.